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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: February 27, 2008 <i>(use as many sheets as necessary)</i>			Complete if Known	
Sheet	1	of	1	Application Number 10/737,298 Filing Date December 16, 2003 First Named Inventor John KEMPER Art Unit 3691 Examiner Name Lalita M. HAMILTON Attorney Docket Number 037607-0251

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		6,226,624	05-01-2001	Watson et al.	
		6,233,566	05-15-2001	Levine et al.	
		6,988,082	01-17-2006	Williams et al.	
		7,089,503	08-08-2006	Bloomquist et al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS					
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NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		
		FANNIE MAE, "Servicing Guide", 1995-2002 et al, 318 pages, Forward, Table of Contents, Sections III, IX, X, and XI, Fannie Mae, USA		
		FANNIE MAE, "Selling", 1995-2002 et al, 1119 pgs, Fannie Mae, USA		

Examiner Signature	Date Considered	
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